

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

NICOLE JOYSETTE TROTTER

Debtor(s)

Case No. 15-03149

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/30/2015.
- 2) The plan was confirmed on 05/18/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/27/2015.
- 6) Number of months from filing to last payment: 1.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$175.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$175.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$166.95
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8.05
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$175.00**

Attorney fees paid and disclosed by debtor: \$100.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA CHECKMATE	Unsecured	1,000.00	NA	NA	0.00	0.00
ADT	Unsecured	1,366.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	350.00	614.38	614.38	0.00	0.00
AMERICASH LOANS LLC	Unsecured	NA	0.00	0.00	0.00	0.00
BANK OF AMERICA	Unsecured	500.00	NA	NA	0.00	0.00
BEST BUY/HSBC	Unsecured	3,900.00	NA	NA	0.00	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	500.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	5,966.00	5,830.32	5,830.32	0.00	0.00
COMCAST	Unsecured	0.00	NA	NA	0.00	0.00
DEPT ED NELNET	Unsecured	NA	33,731.69	33,731.69	0.00	0.00
DEPT OF EDUCATION/NELNET	Unsecured	2,262.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELNET	Unsecured	2,716.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELNET	Unsecured	3,500.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELNET	Unsecured	6,621.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELNET	Unsecured	44.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELNET	Unsecured	2,250.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELNET	Unsecured	1,750.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELNET	Unsecured	3,000.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELNET	Unsecured	3,500.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELNET	Unsecured	6,000.00	NA	NA	0.00	0.00
GLOBAL PAYMENTS	Unsecured	175.00	175.00	175.00	0.00	0.00
GRAND CANYON EDUCATION INC	Unsecured	1,167.00	NA	NA	0.00	0.00
Heritage Acceptance	Unsecured	4,644.00	NA	NA	0.00	0.00
HERITAGE ACCEPTANCE CORP	Unsecured	9,000.00	NA	NA	0.00	0.00
HERITAGE ACCEPTANCE CORP	Secured	9,000.00	10,623.52	10,623.52	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	NA	242.30	242.30	0.00	0.00
LVNV FUNDING	Unsecured	0.00	665.22	665.22	0.00	0.00
MONTGOMERY WARD	Unsecured	475.00	NA	NA	0.00	0.00
NCEP LLC	Unsecured	0.00	NA	NA	0.00	0.00
NELNET LOANS	Unsecured	2,431.00	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NICOR GAS	Unsecured	1,000.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	900.00	1,214.16	1,214.16	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,366.00	1,365.80	1,365.80	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	0.00	208.47	208.47	0.00	0.00
SCHECK & SIRESS PROTHETICS	Unsecured	900.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/ASHLEY	Unsecured	0.00	NA	NA	0.00	0.00
THE KROGER CO	Unsecured	33.00	32.68	32.68	0.00	0.00
Wf/Efs	Unsecured	0.00	NA	NA	0.00	0.00
Wf/Efs	Unsecured	0.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$10,623.52	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$10,623.52</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$44,080.02</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$175.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$175.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/19/2015

By: /s/ Tom Vaughn

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.